

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**David Seth Lieber and Mary Aline Lieber**  
a/k/a David S. Lieber, Cleaning Service, Mary  
Lieber, Mary Yelle, Mary Allison Allison, Mary  
Allison Salfelder

**Case No. 09-81201**

S.S. Nos.: xxx-xx-0584 and xxx-xx-8058  
Mailing Address: 160 Sycamore Lane, Raeford, NC 28376-

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 21, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 11, 2009

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

<b>CH. 13 PLAN - DEBT'S SHEET</b> (MIDDLE DISTRICT - DESARDI VERSION)				Date: <b>7/13/09</b>			
				Lastname-SS#: <b>Lieber-0584</b>			
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>				<b>SURRENDER COLLATERAL</b>			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	None			None			
<b>ARREARAGE CLAIMS</b>				<b>REJECTED EXECUTORY CONTRACTS/LEASES</b>			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See 1)	Creditor Name	Description of Collateral	
	None			**	None		
				**			
				**			
				**			
				**			
				**			
<b>FILED ON PRINCIPAL RESIDENCE &amp; OTHER LONG TERM DEBTS</b>							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
<b>SID - SECURED DEBTS @ FMV</b>							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			7.00			
				7.00			
				7.00			
				7.00			
<b>SID - SECURED DEBTS @ 100%</b>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Capital One Auto	1	\$25,837	7.00	\$189	\$555.33	2007 Honda Odyssey
				7.00			
				7.00			
				7.00			
<b>ATTORNEY FEE (Unpaid part)</b>		<b>Amount</b>					
Law Offices of John T. Orcutt, P.C.		\$2,600					
<b>SECURED TAXES</b>		<b>Secured Amt</b>					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>		<b>Amount</b>					
IRS Taxes							
State Taxes							
Personal Property Taxes		\$646					
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%)</b>		Int. Rate	Payoff Amt				
All Co-Sign Protect Debts (See*)							
<b>GENERAL NON-PRIORITY UNSECURED</b>		<b>Amount**</b>					
DMI=							
<b>Other Miscellaneous Provisions</b>							
Plan to allow for 3 "waivers".							

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$	<b>\$629</b>	per month for	<b>60</b>	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **11.23** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(New\_DeSardi) (9/24/08) © John T. Orcutt

## **CERTIFICATE OF SERVICE**

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Free  
\_\_\_\_\_  
Charlene Free

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

City of Pooler  
100 US Highway 80 SW  
Pooler, GA 31322-2530

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Absolute Collection Service  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

City of Raleigh  
Post Office Box 590  
Raleigh, NC 27602-0590

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

American Flag Storage  
101 Carolina Drive  
Raeford, NC 28376

Country Door  
1112 7th Avenue  
Monroe, WI 53566-1364

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Bank of America Home Loans  
450 American Street  
Simi Valley, CA 93065

Countrywide Home Loans  
7105 Corporate Center Drive  
Mail Stop PTX B 209  
Plano, TX 75024

Internal Revenue Service\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Dr. Jeffery Campbell  
c/o MetLife  
Post Office Box 981282  
El Paso, TX 79998-1282

County of Orange  
Post Office Box 469  
Orange, VA 22960-0276

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Capital One Auto Finance  
Post Office Box 260848  
Plano, TX 75026-0848

Credit Bureau of Greensboro  
Post Office Box 26140  
Greensboro, NC 27402-0040

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Capital One Bank  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

Critical Health System of NC  
Post Office Box 2748  
Raleigh, NC 27602

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Capital One Bank  
Attn: Bankruptcy Department  
Post Office Box 85167  
Richmond, VA 23285-5167

Dyck-O'Neal, Inc.  
15301 Spectrum Drive  
Suite 450  
Addison, TX 75001-6436

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Capital One Bank  
15000 Capital One Drive  
Richmond, VA 23238-1119

Fingerhut Corporation  
c/o Axsys National Bank  
11 McLeland Road  
Saint Cloud, MN 56395

Fingerhut/Axsys National Bank  
Post Office Box 7999  
Saint Cloud, MN 56302-7999

Medidocors  
Post Office Box 75143  
Baltimore, MD 21275-5143

The Law Offices of John T. Orct  
6616-203 Six Forks Road  
Raleigh, NC 27615

Georgia Power Company  
BIN # 10102  
241 Ralph McGill Boulevard  
Atlanta, GA 30308

MKT ST MTG  
3550 West Busch Boulevard  
Suite 150  
Tampa, FL 33618-4433

Town of Wake Forest  
401 Elm Avenue  
Wake Forest, NC 27587

Getty & Associates, P.C.  
Post Office Box 1040  
Locust Grove, VA 22508-1040

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Wake Radiology Consultants  
Post Office Box 19368  
Raleigh, NC 27619-9368

Hoke County Tax Collector  
Post Office Box 217  
Raeford, NC 28376-0217

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

WakeMed  
Patient Financial Services  
Post Office Box 14465  
Raleigh, NC 27620

Household Bank  
Post Office Box 80084  
Salinas, CA 93912-0084

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611-6504

Yates - Astro  
Termite and Pest Control Compan  
Post Office Box 23313  
Savannah, GA 31403

Household Bank  
Post Office Box 81622  
Salinas, CA 93912-1622

Notte & Kreyling, P.C.  
Attorneys at Law  
11770 Haynes Bridge Road 205 - 104  
Alpharetta, GA 30009

Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Rapidan Service Authority  
Post Office Box 736  
Locust Grove, VA 22508-0736

Loanscare  
Interstate Corporate Center  
Norfolk, VA 23502-4005

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3740 Davinci Court  
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Cary, NC 27511

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4454 Bluffton Pk Crescent #107  
Bluffton, SC 29910